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**UNITED STATES DEPARTMENT OF COMMERCE**  
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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09/193,564 11/17/98 DRUMMOND

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TM02/0420

EXAMINER
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231 SOUTH BROADWAY  
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ELISCA.P.	
ART UNIT	PAPER NUMBER

2161  
DATE MAILED:

04/20/01

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Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

RE

# Office Action Summary

Application No.  
09/193,564

Applicant(s)  
Drummond et al.

Examiner  
Pierre Eddy Elisca

Art Unit  
2161



-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on Nov 17, 1998.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-16 is/are pending in the application.
- 4a) Of the above, claim(s) none is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-16 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claims \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are objected to by the Examiner.
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved.
- 12) ☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. § 119

- 13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).
- a) ☐ All b) ☐ Some\* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\*See the attached detailed Office action for a list of the certified copies not received.

- 14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

## Attachment(s)

- 15) ☒ Notice of References Cited (PTO-892) 18) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_
- 16) ☒ Notice of Draftsperson's Patent Drawing Review (PTO-948) 19) ☐ Notice of Informal Patent Application (PTO-152)
- 17) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s). 5 20) ☐ Other:

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Examiner Pierre Eddy Elisca

United States Department of Commerce

Patent and Trademark Office

Washington, D. C. 20231

#### DETAILED ACTION

1. This office action is in response to Application serial number filed on 11/17/1998.
2. Claims 1-16 are presented for examination.

#### *Claim Rejections - 35 USC § 102*

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless --

4. Claims 1-4, 7, 8, 10, 11, 12, 13, 14 are rejected under 35 U.S.C. 102 (e) as being anticipated by Anderson et al. (U.S. Pat. No. 5,706,442).

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As per claims 1, 10, 11, 13, 14, Anderson discloses the system/method for accessing recent financial information from various financial services providers. The system is based on a **client/server** so that services are accessible from a variety of presentation tools (which is equivalent to Applicant's claimed invention wherein said):

providing a plurality of HTTP records accessible through an HTTP server, wherein at least one record includes data corresponding to operating data, wherein the operating data is operative to control operation of an automated transaction machine (see., fig 2, col 2, lines 21-47);

accessing the one record data through the server with a computer in an automated transaction machine (see., col 2, lines 20-25, lines 33-39, lines 51-67);

loading data corresponding to the operating data in a memory of the machine (see., fig 2, col 4, lines 45-67, databases or memory).

As per claims 2, 3, Anderson discloses the claimed method wherein a plurality of HTML documents are provided which are accessible through the server, and wherein the plurality of records include the plurality of documents, and wherein step (b) comprises accessing a document with a browser operating in a computer of the automated banking machine (or financial information) see., col 4, lines 45-67).

As per claim 4, Anderson discloses the claimed method wherein prior to step © further comprising the step of providing to the server data representative of an identity of the machine,

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wherein the record data accessed in step (b) is accessed responsive to the identity data (see., col 3, lines 10-16).

***Claim Rejections - 35 USC § 103***

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claim 5, 6, 9, 15 and 16 are rejected under 35 U.S.C. 103(a) as being unpatentable over Anderson et al. (U.S. Pat. No. 5,706,442) in view of Zeanah et al. (U.S. Pat. No. 5,933,816).

**As per claims 5, 6, 9, 15 and 16 Anderson** substantially discloses the claimed method/system as stated in claim 1 above. Though he does teach an application programming interface for communication between various components see., col 3, lines 33-51, but he fails to explicitly disclose that the operating data includes applets. However, Zeanah discloses a financial institution to provide financial services to a plurality of remote devices using FTP, picture formats, applets types, an active-X code and Java code (see., col 19, lines 26-33, col 22, lines 26-30, col 28, lines 41-48, abstract). Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the on-line financial services of Anderson by including an applet as taught by

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Zeanah because it would provide a delivery system and method that are capable of supporting existing remote devices (see., Zeanah, col 5, lines 1-3).

Claims 7, 8 and 12 are system's claims that contain limitations similar to claim 1, therefore are rejected by the same rationale.

*Conclusion*

7. Any inquiry concerning this communication from the examiner should be directed to Pierre Eddy Elisca at (703) 305-3987. The examiner can normally be reached on Tuesday to Friday from 6:30AM. to 5:00PM.

If any attempt to reach the examiner by telephone is unsuccessful, the examiner's supervisor, James Trammell can be reached on (703) 305-9769.

**Any response to this action should be mailed to:**

Commissioner of patents and Trademarks

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**or faxed to:**

(703) 308-9051, (for formal communications intended for entry )

**OR:**

(703) 305-3718 ( for informal or draft communications, please label

"PROPOSED" or" DRAFT")

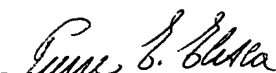
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Hand-delivered responses should be brought to Crystal Park II, 2121 Crystal Drive, Arlington.

VA., Sixth floor (receptionist ).

  
Pierre Eddy Elisca

Patent Examiner

April 17, 2000

  
JAMES P. FRAMMELL  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 2100